

AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A computer-implemented method for conducting an electronic transaction between a first party and a second party, comprising:

receiving, by a server, payment instructions electronically from the first party by a third party;

determining whether the first party has an existing checking account and credit card account with the third party;

carrying out the instructions by the server, the instructions directed at satisfying an obligation to the second party by the first party wherein the instructions comprise:

if the first party has the existing checking account or the credit account with the third party, debiting directly from the first party's existing checking account or billing the credit card account; and

if the first party does not have an account with the third party, by establishing an account for use in at least the electronic transaction;

integrating financial services in satisfying the obligation of the first party to the second party; and

wherein satisfying the obligation further comprises placing a payment in satisfaction of the obligation in a holding account solely for retrieval via an automated teller machine (ATM) by the second party.

2. (Previously Presented) The method for conducting the electronic transaction of claim 1, wherein the second party receives payment via the automated teller machine (ATM).

3. (Original) The method for conducting the electronic transaction of claim 1, wherein the first party and second party individually select their preferred method of payment in terms of timeliness of payment, guarantees, or fees.

4. (Original) The method for conducting the electronic transaction of claim 1, wherein the electronic transaction occurs via the Internet.

5. (Original) The method for conducting the electronic transaction of claim 1, wherein the third party is a bank.

6. (Original) The method for conducting the electronic transaction of claim 1, wherein the first party establishes a relationship with the third party, by providing the third party information regarding a preexisting account with a separate institution used by the first party.

7. (Original) The method for conducting the electronic transaction of claim 6, wherein the separate institution accepts an electronic debit.

8. (Original) The method for conducting the electronic transaction of claim 7, wherein the third party debits the preexisting account via Automated Clearing House (ACH) debit.

9. (Previously Presented) The method for conducting the electronic transaction of claim 1, wherein the first party makes payment into an account by using a credit card and the third party receives the credit card payment, wherein the third party is a merchant acquiring bank.

10. (Original) The method for conducting the electronic transaction of claim 9, wherein the transaction is “on-us”.

11. (Previously Presented) The method for conducting the electronic transaction of claim 10, wherein a credit card association fee is passed on to the second party.

12. (Original) The method for conducting the electronic transaction of claim 11, further comprising:

waiting to ensure funds are available to the third party prior to releasing any funds to the second party.

13. (Original) The method for conducting the electronic transaction of claim 1, wherein the first party establishes a line of credit with the third party.

14. (Original) The method for conducting the electronic transaction of claim 13, wherein the third party has experience with the first party and is willing to assume a risk.

15. (Original) The method for conducting the electronic transaction of claim 1, wherein the first party and the second party have accounts with the third party, further comprising:
transferring funds internally from the account of the first party to the account of the second party.

16. (Original) The method for conducting the electronic transaction of claim 15 wherein one of the accounts of the second party is a direct deposit account.

17. (Original) The method for conducting the electronic transaction of claim 15, wherein one of the accounts of the second party is a credit card account.

18. (Original) The method for conducting the electronic transaction of claim 1, wherein the financial services includes an overdraft protection.

19. (Original) The method for conducting the electronic transaction of claim 1, wherein the financial services includes insurance coverage.

20. (Original) The method for conducting the electronic transaction of claim 19, wherein the insurance coverage is insurance on purchased items.

21. (Original) The method for conducting the electronic transaction of claim 1, wherein the financial services includes an escrow service.

22. (Original) The method for conducting the electronic transaction of claim 21, wherein the escrow service includes withholding a transfer of funds to the second party until delivery conditions are met.

23. (Original) The method for conducting the electronic transaction of claim 1, wherein the financial services includes account information protection.

24. (Original) The method for conducting the electronic transaction of claim 23, wherein the first and second party do not have access to the other party's account information.

25. (Original) The method for conducting the electronic transaction of claim 1, further comprising:

placing a payment to the second party into a holding account.

26. (Original) The method for conducting the electronic transaction of claim 25, wherein the second party is notified of the payment via email.

27. (Original) The method for conducting the electronic transaction of claim 26, wherein the second party is provided an access code to retrieve funds from the holding account from an automated teller machine (ATM).

28. (Previously Presented) A system for conducting an electronic transaction between a first party and a second party, comprising:

a server configured to receive instructions electronically from the first party to a third party;

a database configured to store information regarding whether the first party has an existing checking account or credit card account with the third party;

wherein the instructions are directed at satisfying an obligation to the second party by the first party, the instructions comprising:

if the first party has an existing checking account or credit card account, debiting directly from the first party's existing checking account or billing the credit card

account, and if the first party does not have an account with the third party, by establishing for use in at least the electronic transaction an account;

a database configured to store information integrating financial services in satisfying the obligation of the first party to the second party; and

wherein the instructions are further directed at satisfying the obligation by placing a payment in satisfaction of the obligation in a holding account solely for retrieval via an automated teller machine (ATM) by the second party.

29. (Previously Presented) The system for conducting the electronic transaction of claim 28, further comprising:

an automated teller machine for the second party to retrieve the payment from the first party.

30. (Original) The system for conducting the electronic transaction of claim 28 wherein the electronic transaction occurs via the Internet.

31. (Original) The system for conducting the electronic transaction of claim 28 wherein the first party and second party individually select their preferred method of payment in terms of timeliness of payment, guarantees, or fees.

32. (Original) The system for conducting the electronic transaction of claim 28, wherein the second party is notified of a payment via email.

33. (Previously Presented) The system for conducting the electronic transaction of claim 28, wherein the first party makes payment into an account by using a credit card and the third party receives the credit card payment, wherein the third party is a merchant acquiring bank.